

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**David W. Stebbins**  
**fdba Arrowhead Lodgings**  
Debtor(s)

Bankruptcy Case No.: 20-20905-CMB  
Per August 12, 2021 Proceeding  
Chapter: 13  
Docket No.: 82 – 67, 69, 70  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 22, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$548.00 as of August, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

Attorney fees based on retainer of \$600.00.

Lump Sum(s) from sale of 1245 Goodman Street (in aggregate amount of \$21,289.09) shall, after deduction of Trustee fees, be used to pay balance of Debtor counsel no-look, with another \$1,500.00 put on permanent hold for fee app to be filed, with the rest distributed to unsecured creditors.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: August 15, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
David W. Stebbins  
Debtor

Case No. 20-20905-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 16, 2021

User: dric  
Form ID: 149

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2021:

Recip ID	Recipient Name and Address
db	+ David W. Stebbins, 1100 Love Street, Pittsburgh, PA 15218-1157
cr	+ City and School District of Pittsburgh, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ County of Allegheny, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ First National Bank of Pennsylvania, 100 Federal Street, Pittsburgh, PA 15212-5708
sp	+ Michael J Betts, 235 Alpha Drive, Suite 301B, Pittsburgh, PA 15238-2940
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15214793	+ AmeriHome Mortgage, Po Box 77404, Ewing, NJ 08628-6404
15214794	+ AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
15214795	+ Barnett Township Tax Collector, 150 Route 899, Clarington, PA 15828-2224
15214796	+ Burford & Henry Real Estate Services, 10189 Route 322, Shippensburg, PA 16254-8651
15214800	++ CLARION COUNTY TAX CLAIM BUREAU, 421 MAIN STREET SUITE 22, CLARION PA 16214-1057 address filed with court:, Clarion County Tax Claim Bureau, 330 Main Street, Room 101, Clarion, PA 16214
15243434	+ Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
15214799	City & School District of Pittsburgh, Treasurer - City of Pgh., 414 Grant Street, Attn: Bankruptcy, Pittsburgh, PA 15219-2476
15268629	+ City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15268631	+ County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15214803	+ Economy Borough Municipal Authority, 2860 Conway-Wallrose Road, Baden, PA 15005-2396
15214804	Farmington Township, c/o Nancy Ochs, PO Box, Lucinda, PA 16235
15214805	+ First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15214806	+ First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15249670	+ First United National Bank, 19535 Route 208, PO Box 7, Fryburg PA 16326-0007
15214807	+ First United National Bank, 400 Liberty Street, Clarion, PA 16214-1011
15214809	+ Jefferson County Tax Claim Bureau, 200 Main Street Courthouse, Brookville, PA 15825-1271
15214810	+ Jo Wheeler Landscaping, 1238 Love Street, Pittsburgh, PA 15218-1120
15214811	Mark Cassata, 314 Pennsylvania Ave, Irwin, PA 15642-3542
15214812	+ Millvale Mutual Insurance Co., PO Box 170, Millville, PA 17846-0170
15243380	+ NewRez, LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15214813	+ Peoples Natural Gas Company, 375 North Shore, Bankruptcy Division, Pittsburgh, PA 15212-5866
15214815	+ Quest Diagnostics, c/o Patient Bankruptcy Services, PO Box 740775, Cincinnati, OH 45274-0775
15214816	+ William and Carol Logsdon, c/o William Logsdon, 1106 Love Street, Pittsburgh, PA 15218-1157

TOTAL: 29

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 16 2021 23:44:51	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15242501	Email/Text: ally@ebn.phinsolutions.com	Aug 16 2021 23:30:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15214792	+ Email/Text: ally@ebn.phinsolutions.com	Aug 16 2021 23:30:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

District/off: 0315-2

User: dric

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Date Rcvd: Aug 16, 2021

Form ID: 149

Total Noticed: 40

15214791	+ Email/Text: ally@ebn.phinsolutions.com	Aug 16 2021 23:30:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15214801	Email/Text: mrdiscen@discover.com	Aug 16 2021 23:30:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15218641	Email/Text: mrdiscen@discover.com	Aug 16 2021 23:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15214802	+ Email/Text: mrdiscen@discover.com	Aug 16 2021 23:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15242785	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 16 2021 23:31:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15214797	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 16 2021 23:44:50	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
15214798	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 16 2021 23:44:41	Chase Mortgage, Chase Records Center/Attn: Correspondence, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
15214814	Email/Text: BankruptcyMail@questdiagnostics.com	Aug 16 2021 23:31:00	Quest Diagnostics, PO Box 7302, Hollister, MO 65673-7302

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriHome Mortgage Company, LLC
cr		Jpmorgan Chase Bank, National Association
cr		Lakeview Loan Servicing LLC
r		Maxine Solomon, Berkshire Hathaway Home Services
cr		Newrez LLC D/B/A Shellpoint Mortgage Servicing
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Jefferson County Tax Claim Bureau, 200 Main Street, Courthouse, Brookville, PA 15825-1271
15214808	*+	First United National Bank, 400 Liberty Street, Clarion, PA 16214-1011

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-2

User: dric

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Date Rcvd: Aug 16, 2021

Form ID: 149

Total Noticed: 40

on behalf of Creditor AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com

David W. Raphael

on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com

Jeffrey Sikirica

sikiricalaw@zoominternet.net

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com cnoroski@grblaw.com

Jerome B. Blank

on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing pawb@fedphe.com

Kenneth Steidl

on behalf of Debtor David W. Stebbins julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st  
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com

Maria Miksich

on behalf of Creditor AmeriHome Mortgage Company LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Jpmorgan Chase Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 14